

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

CIARA UNIQUE MURPHY

Debtor(s)

Case No. 15-42222

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/15/2015.
- 2) The plan was confirmed on 02/18/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/06/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/26/2017.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$10,755.01
Less amount refunded to debtor	\$381.00

**NET RECEIPTS: \$10,374.01**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,015.58
Court Costs	\$0.00
Trustee Expenses & Compensation	\$448.31
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,463.89**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	22,550.00	25,424.00	26,211.97	5,648.17	1,261.95
ALLY FINANCIAL	Unsecured	2,874.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCIAL/SP	Unsecured	2,755.00	2,755.14	2,755.14	0.00	0.00
AVANT CREDIT CORPORATI	Unsecured	1,477.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	777.00	777.07	777.07	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,011.00	1,011.17	1,011.17	0.00	0.00
CHASE BANK	Unsecured	494.00	NA	NA	0.00	0.00
CITY OF BERWYN	Unsecured	100.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	4,860.00	3,223.60	3,223.60	0.00	0.00
COMCAST	Unsecured	440.00	NA	NA	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	NA	204.84	204.84	0.00	0.00
COMMONWEALTH EDISON	Unsecured	1,127.00	1,160.21	1,160.21	0.00	0.00
CURTIS L BROWN	Unsecured	0.00	NA	NA	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	596.00	596.01	596.01	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	9,382.00	9,387.00	9,387.29	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	237.16	237.16	0.00	0.00
Kovach Eye Institute, LTD	Unsecured	60.00	NA	NA	0.00	0.00
MBB	Unsecured	397.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	10,383.00	10,107.63	10,107.63	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	3,736.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS	Unsecured	6,330.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	272.00	272.33	272.33	0.00	0.00
RUSH OAK PARK PHYSICIANS GROU	Unsecured	435.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	215.00	NA	NA	0.00	0.00
STATE FARM MUTUAL	Unsecured	0.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	500.00	NA	NA	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	0.00	49,118.36	49,118.36	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	1,056.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPT OF ED/NAVIENT	Unsecured	2,731.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	3,095.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	3,685.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	3,698.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	4,198.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	4,691.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	5,726.00	NA	NA	0.00	0.00
US DEPT OF ED/NAVIENT	Unsecured	9,051.00	NA	NA	0.00	0.00
VILLAGE OF OAK BROOK	Unsecured	660.00	NA	NA	0.00	0.00
VILLAGE OF RIVER FOREST	Unsecured	100.00	NA	NA	0.00	0.00
VILLAGE OF WESTCHESTER	Unsecured	100.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$26,211.97	\$5,648.17	\$1,261.95
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$26,211.97</b>	<b>\$5,648.17</b>	<b>\$1,261.95</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,387.29	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$9,387.29</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$69,463.52</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,463.89</u>
Disbursements to Creditors	<u>\$6,910.12</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$10,374.01</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/06/2017

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.